

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:	)	
	)	
M. Mintu BACHANN	)	Art Unit: 3693
	)	
Application No.: 10/616,300	)	Examiner: Daniel S. Felten
	)	
Filing Date: July 10, 2003	)	Attorney Ref. No.: 8003-0001
	)	
For: SYSTEM AND METHOD FOR	)	
CONSOLIDATION OF COMMERCIAL	)	
AND PROFESSIONAL FINANCIAL	)	Confirmation No.: 1620
UNDERWRITING	)	

**AMENDMENT AND RESPONSE**

**Mail Stop AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated August 6, 2008, the period for reply being extended to February 6, 2009 by the Petition for Three (3) Month Extension of Time filed herewith, please amend the above identified patent application as follows:

**Amendments to the Claims** begin at page 2 of this paper.

**Amendments to the Drawings** begin at page 6 of this paper.

**Remarks** begin at page 7 of this paper.